

The Financial Mindset Fix

Shifting from Scarcity to
Resilience in Leadership
& Workplace Culture





Resources



Joyce Marter



**A Surprise
Bonus from
Therapy**

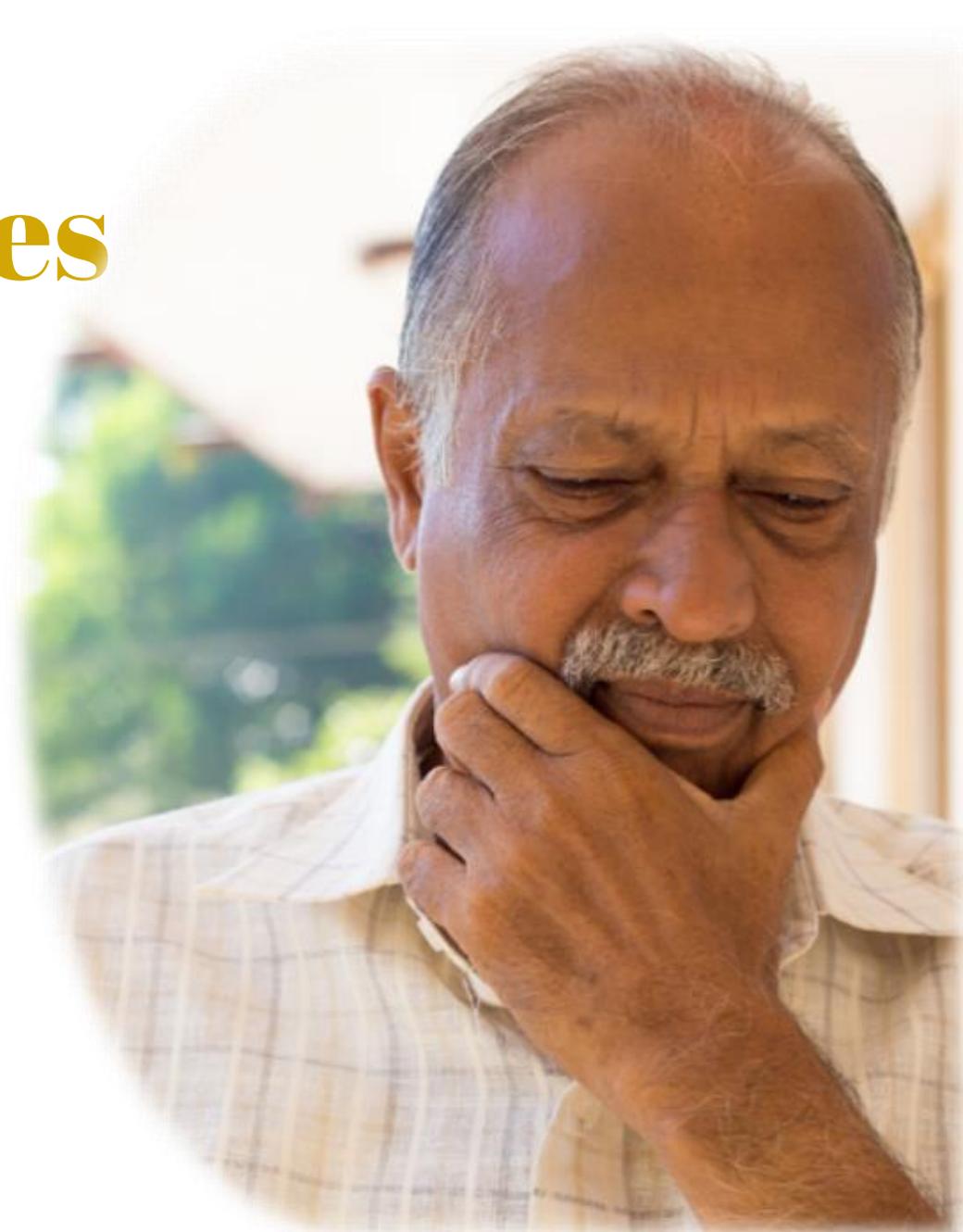
The Psychology of Money

- Feelings of worthiness
- Thoughts about money
- Emotions around money
- Behaviors with money
- Relationship with money
- Financial relationships with others
- Common money biases



Common Money Biases

- Present bias of money
- Overconfidence
- Loss aversion
- Anchoring bias



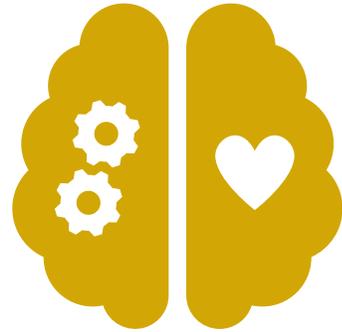


Understand Your Money Script

- Money Worship
- Money Status
- Money Avoidance
- Money Vigilance



My Money Story



The intrinsic relationship between mental health & financial health

Financial Traumas

- Poverty, lack of resources, mounting debt
- Unemployment, reduction of income
- Foreclosure, short sale
- Bankruptcy
- Theft, scams, financial losses
- Lawsuits
- Divorce, breakup
- Unexpected healthcare expenses
- AI replacing jobs



Money Trauma & Health Implications

- Muscle tension and physical illness
- Relationship conflict
- Depression, anxiety, low self-esteem, substance use & eating disorders
- Financially triggered PTSD
- Gambling, Hoarding
- Suicidal thoughts and feelings



Money Stress Is a Hidden Driver of Burnout

- Money and the economy are top stressors for Americans
- Employees spend ~9 hours per week worrying about personal finances at work
- Financial stress is linked to poor sleep, reduced focus & lower productivity



A Scarcity Mindset Is Rooted In:

- Fear
- Lack
- Guilt
- Competition over resources
- Self-limiting beliefs
- Negativity
- Low self-worth



Scarcity Mindset Shrinks Brain Capacity

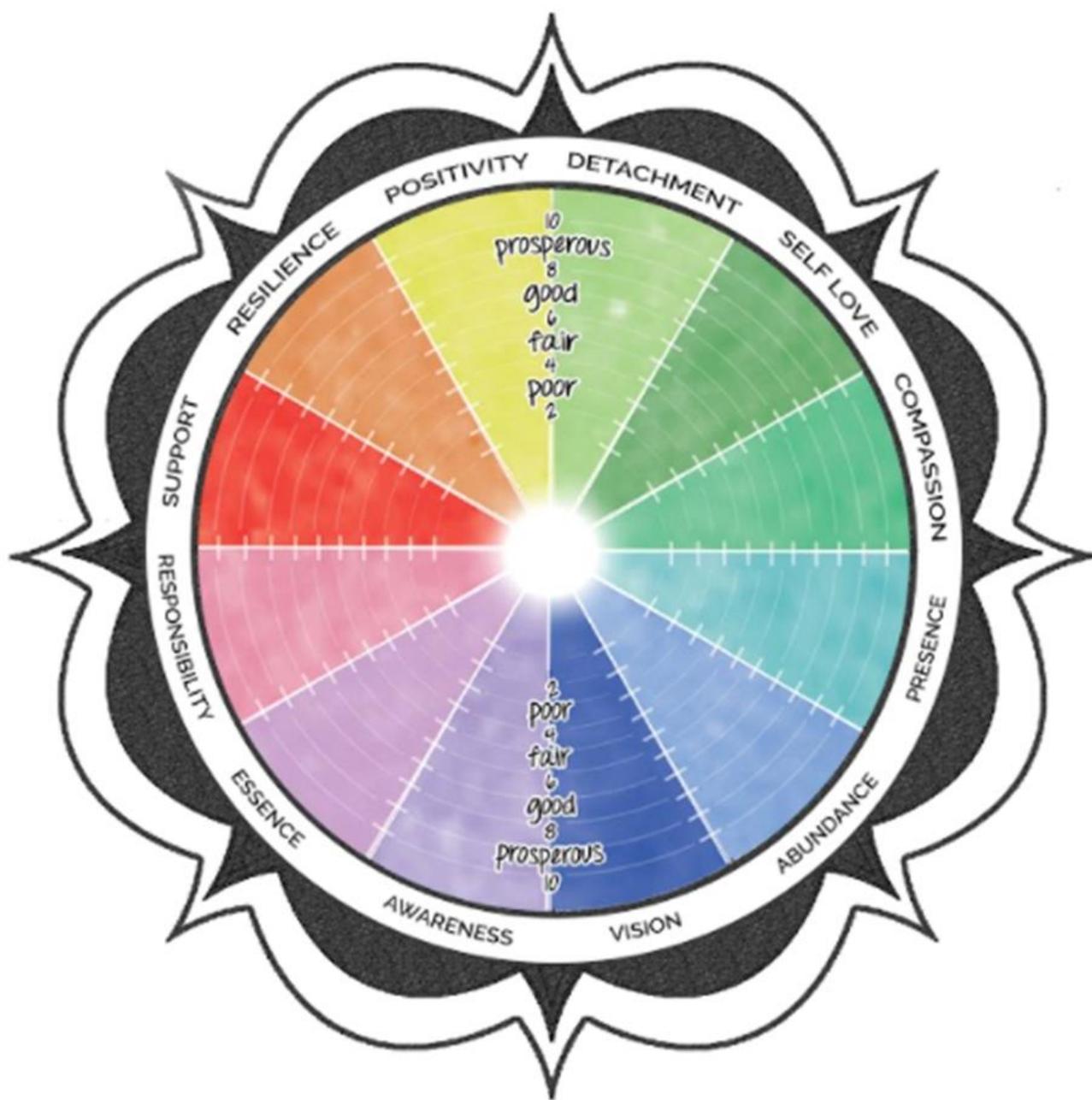
- Causes distraction, panic & urgency
- Keeps the brain in survival mode
- Reduces capacity for creativity, planning & self-regulation
- Decreases presence & EQ



Scarcity at the Top Shapes Culture

- Drives reactive, short-term decisions
- Psychological safety declines when employees feel economically insecure
- Financially stressed employees feel unsupported & disengaged





Twelve Mindsets for Success

An Abundance Mindset Facilitates:

- Creativity
- Positivity and possibility
- Hope
- Openness
- Flexibility
- Empowerment
- Problem-solving
- Growth and expansion
- Collaboration
- Self-worth



Financially Conscious Behavior

Move from:

Denial → Awareness

Disempowerment → Empowerment

Blame → Responsibility

Uninformed → Informed

Passivity → Action

Fear → Courage

Apply Mindfulness to Finance

- Save and spend mindfully
- Tap into your intuition when negotiating or making financial decisions
- Respond consciously rather than react emotionally



Ego & Money

- Detach from ego
- Align with purpose
- Emancipate yourself from imposter syndrome & perfectionism
- Embrace enoughness



Healthy
self-esteem
is midway
between Diva
and Doormat

Responsibility

“Everything you do is based on the choices you make. It's not your parents, your past relationships, your job, the economy, the weather, an argument or your age that is to blame. You and only you are responsible for every decision and choice you make.”

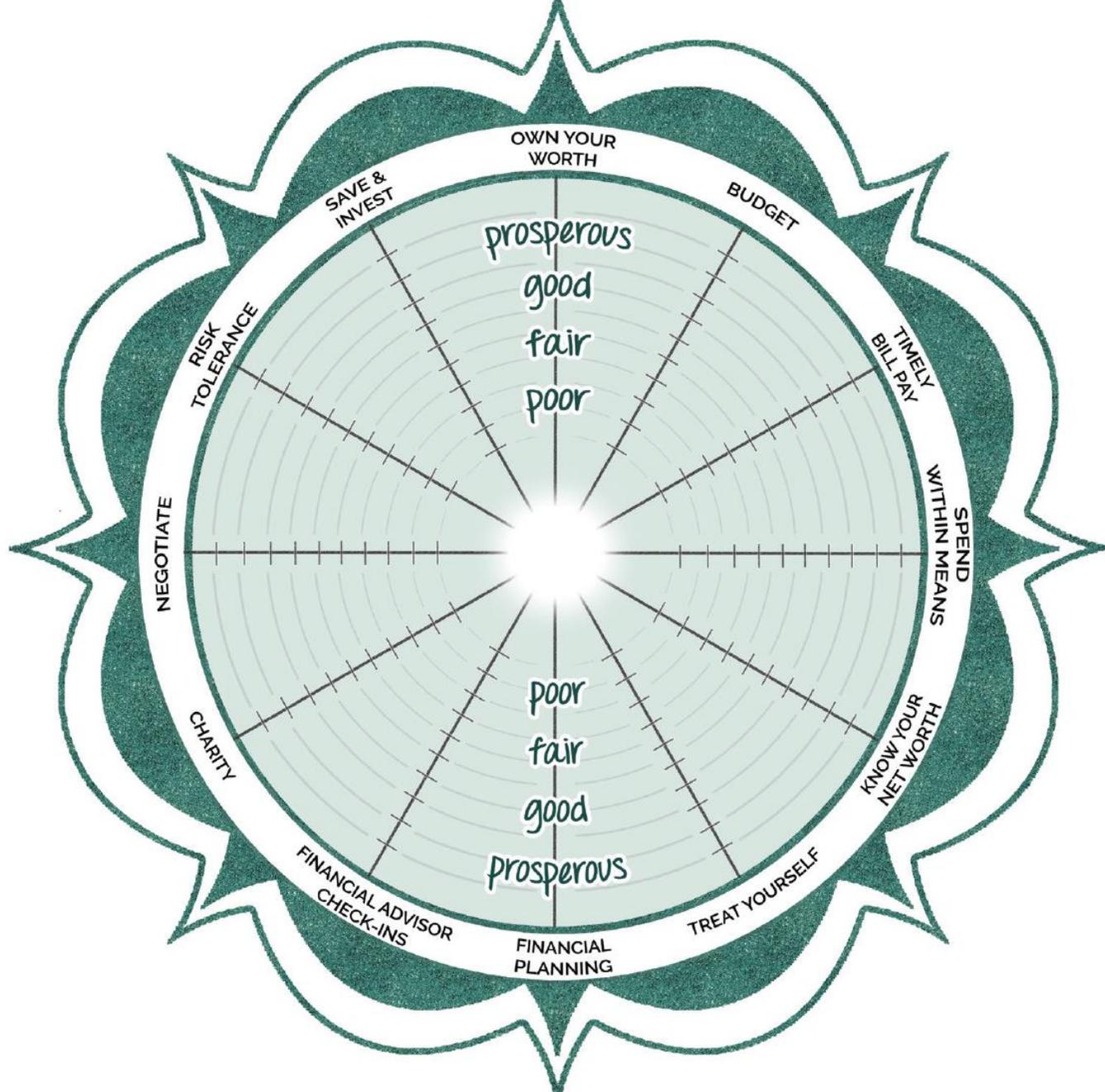
- Wayne Dyer, The Power of Intention



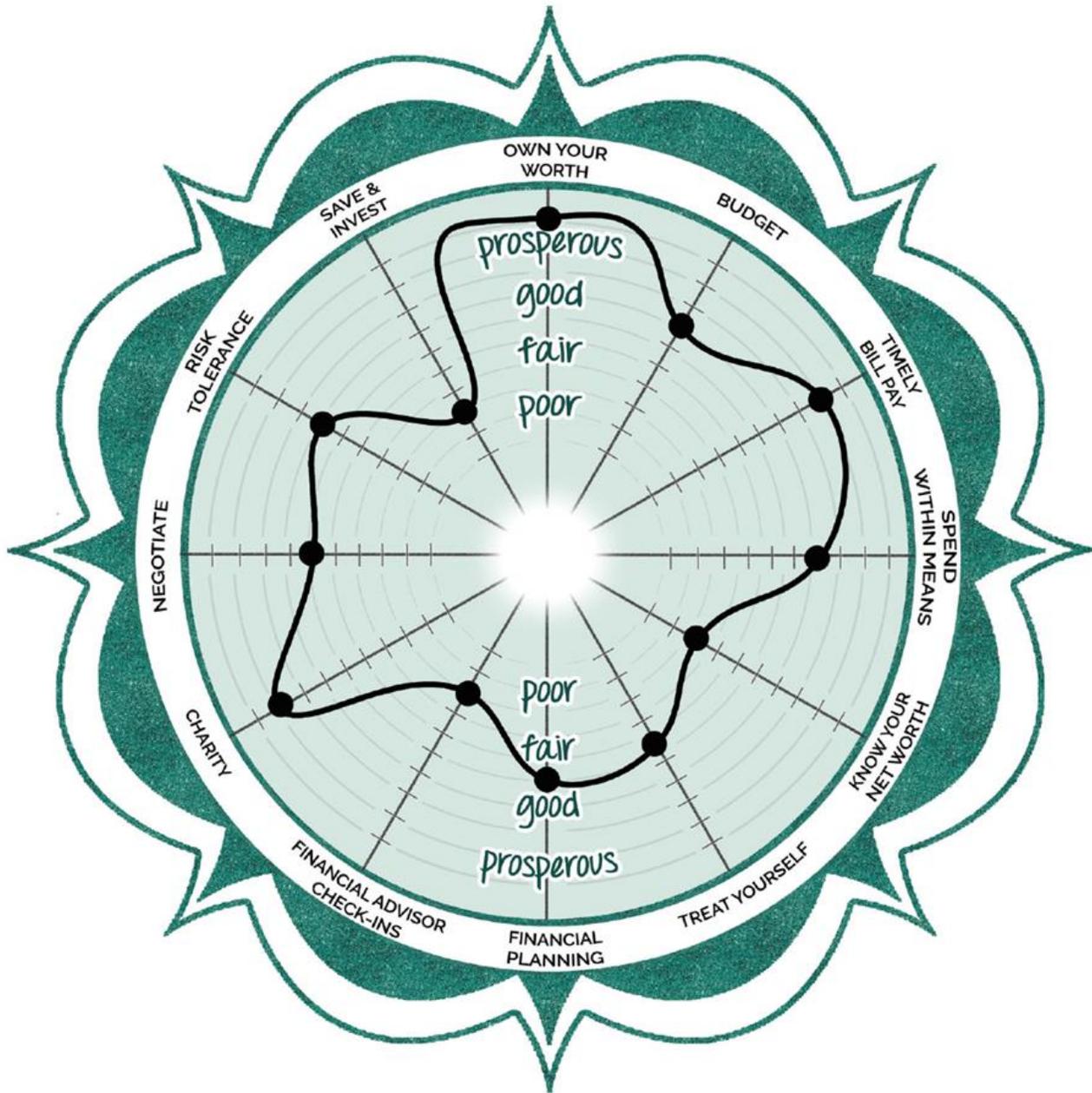
Flip the Narrative

What do you want to believe about yourself and your money story?





The Financial Health Wheel



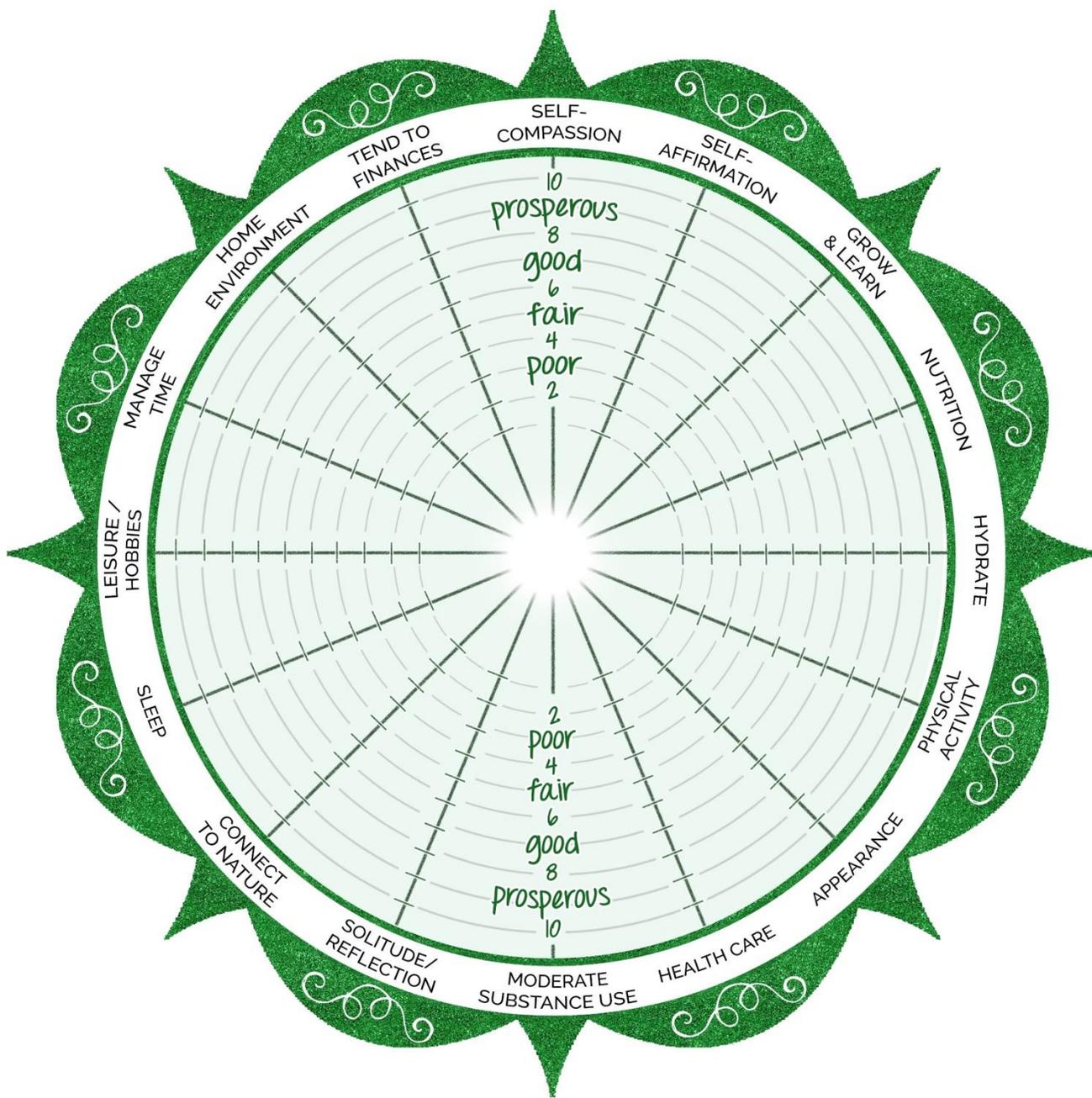
Sample Completed Financial Health Wheel

Self-Love

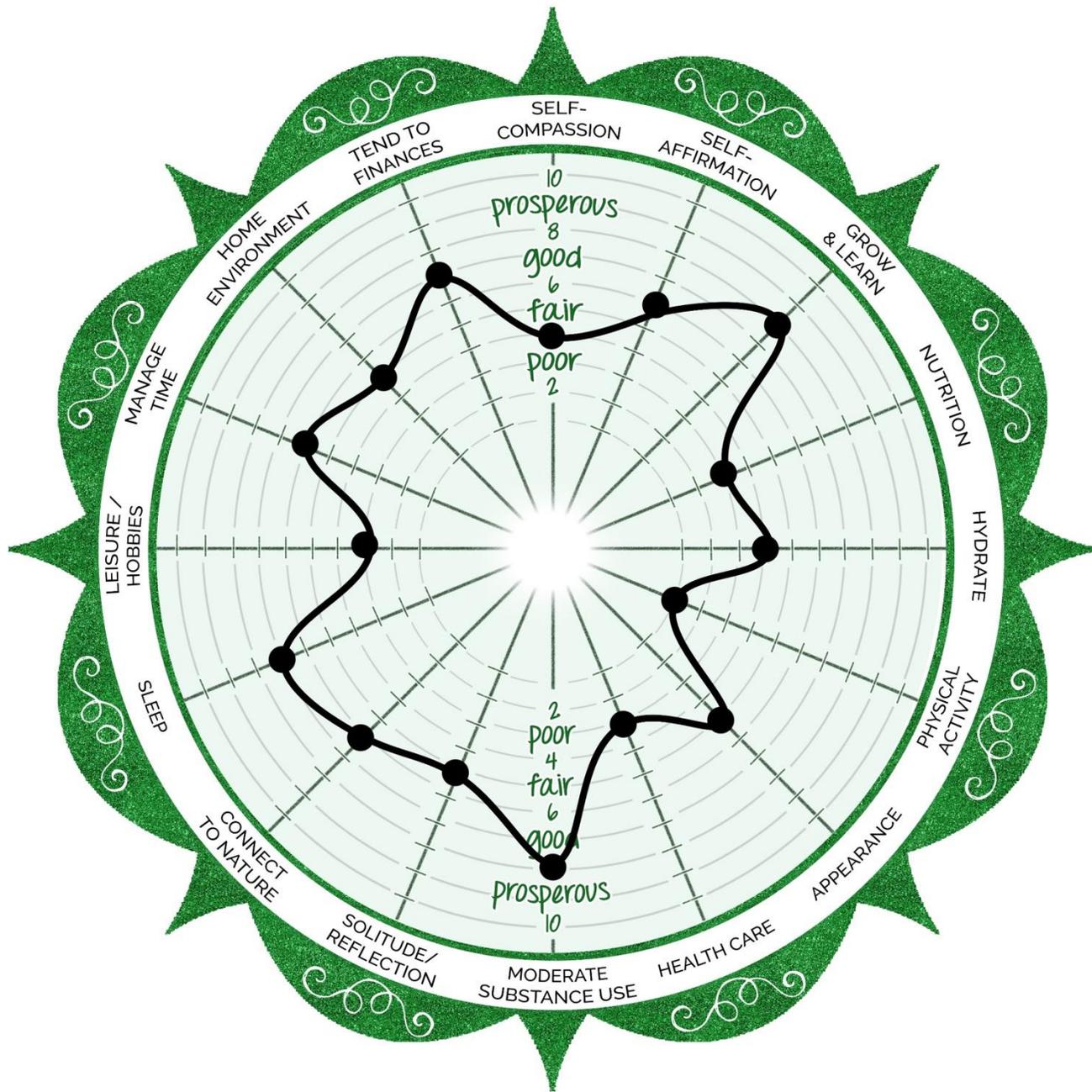
“You can search throughout the entire universe for somebody who is more deserving of your love and affection than you are yourself, and that person is not to be found anywhere. You yourself, as much as anybody in the entire universe, deserve your love and affection.”

- Buddha





Self-Love Wheel



Sample Completed Self-Love Wheel

Support

“Alone we can do so little,
together we can do so much.”

- Helen Keller



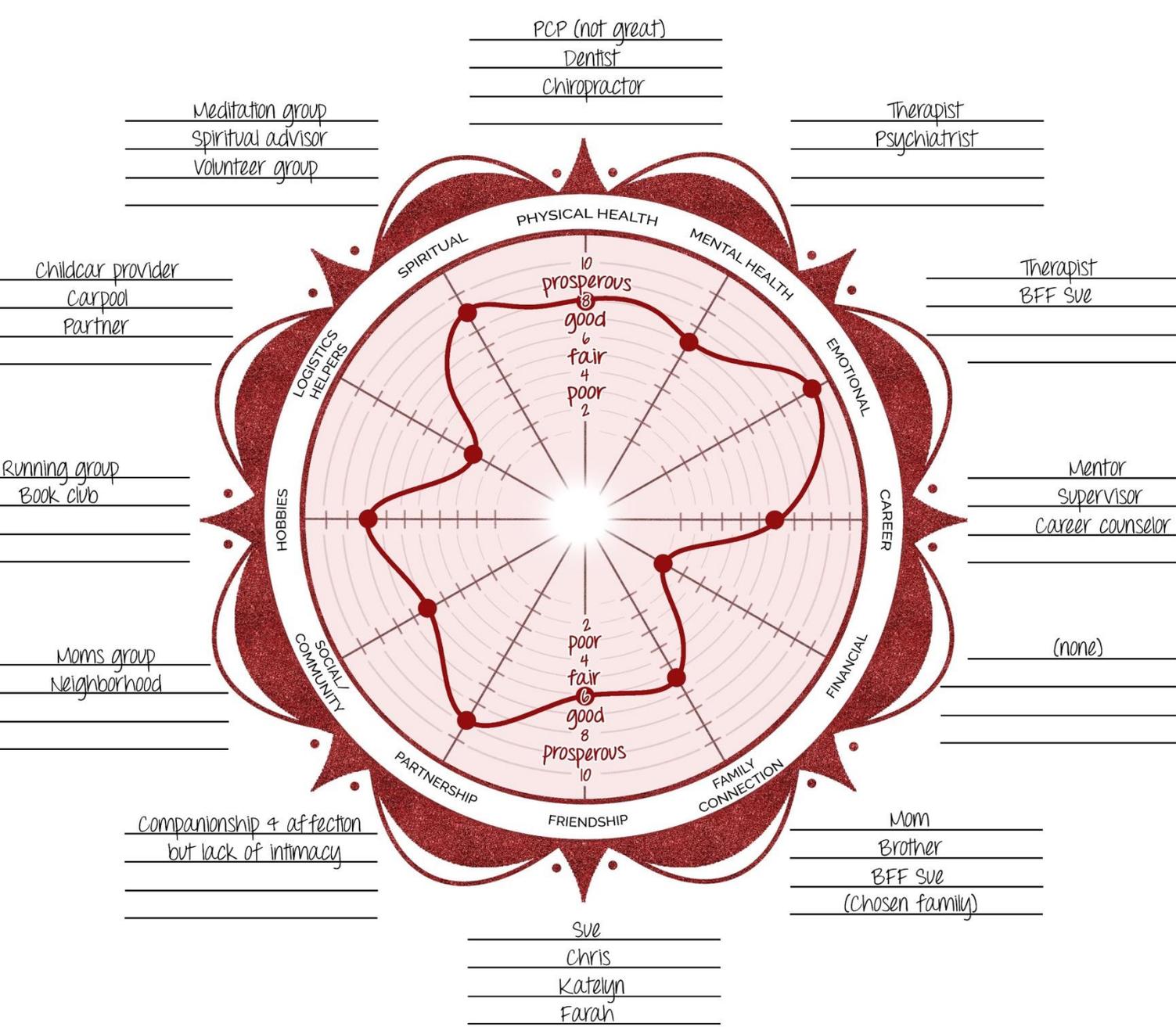
Barriers to Accessing Support

- Fear (difficulty trusting)
- Pride
- Shame or stigma
- Guilt
- Fear of imposition
- Low self-esteem, not feeling deserving
- Learned helplessness
- Hopelessness
- Loss of power and control (ego)
- Loss of credit (ego)
- Early life messages
- Expense
- Introversion or shyness
- Trauma

Create a Financial Board of Advisors

- Financial Planner
- Accountant
- Attorney
- Insurance broker
- Accountability Partner
- Counselor, Therapist or Coach
- Debtors Anonymous, Underearners Anonymous, Spenders Anonymous or Gamblers Anonymous





Sample Completed Support Wheel

How to Talk About Money with Your Partner

- How your money is structured
 - Joint
 - Separate
 - Combo
- Financial roles in the partnership
 - Be mindful of financial dependency
- Financial power & control in the partnership
- Financial transparency & trust



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A Guide to Talking About Money
With Your Partner

How to Talk About Money with Your Partner Cont'd

- Practice assertive communication
- Practice empathy/EQ
- Set up regular check-ins
- Have systems and processes in place
- Establish a budget & financial plan
- Seek help



A Guide to Talking About Money
With Your Partner

Give Your Kids Financial Roots & Wings

- Promote financial literacy
- Promote financial independence
- Model healthy money behaviors
- Talk openly about money
- Say no FOR your kids



Positivity

“A man is but the product of his thoughts...what he thinks, he becomes.”

- Mohandas Gandhi



WTF

**When you refuse to
believe something is
impossible, it
becomes possible.**

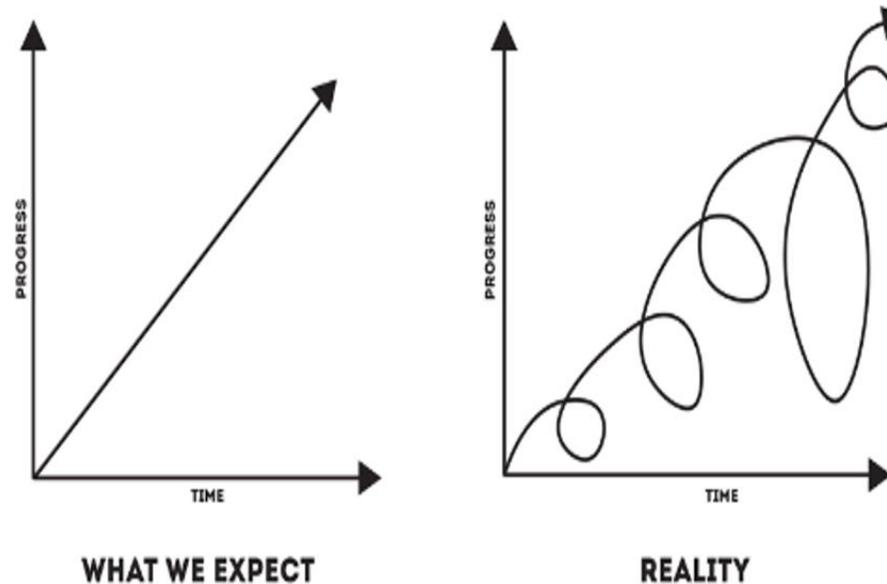




Resilience

“Life will give you whatever experience is most helpful for the evolution of your consciousness.”

- *Eckhart Tolle*









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Southern California Book Festival
Hollywood Book Festival
New York Book Festival
London Book Awards
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MINDSET



SUCCESS is to live openly, authentically, & lovingly in alignment with the highest good of self & others – to the greatest extent possible.”

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Thank You!

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